

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
RUHL, RONALD W. § Case No. 09-45933
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

ANDREW J. MAXWELL, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/ANDREW J. MAXWELL, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	American Eagle Bank 556 Randall Road South Elgin, IL 60177					
	Wells Fargo 3476 Stateview Blvd. Fort Mill, SC 29715					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo Bank PO Box 31557-CB Disputes Billings, MT 59107					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ANDREW J. MAXWELL					
INTERNATIONAL SURETIES, LTD.					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					
MAXWELL LAW GROUP, LLC					
MAXWELL LAW GROUP, LLC					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Citi c/o Citi Corp. PO Box 6500 Sioux Falls, SD 57117- 6500					
	Citibank (South Dakota) c/o Alliance One 4850 Street Rd, Ste 300 Trevoise, PA 19053					
	HFC PO Box 1547 Chesapeake, VA 23327					
	THD/Citibank PO Box 6497 Sioux Falls, SD 57117-6497					
000001A	DISCOVER BANK					
000003A	GE MONEY BANK DBA PAYPAL					
000002A	GE MONEY BANK DBA SAM'S CLUB					
000004A	HSBC BANK NEVADA, N.A.					
000005A	HSBC BANK NEVADA, N.A.					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1

Exhibit 8

Case No: 09-45933 ERW Judge: EUGENE R. WEDOFF
 Case Name: RUHL, RONALD W.

Trustee Name: ANDREW J. MAXWELL, TRUSTEE

Date Filed (f) or Converted (c): 12/04/09 (f)

341(a) Meeting Date: 01/14/10

Claims Bar Date: 08/16/10

For Period Ending: 06/05/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. SINGLE FAMILY HOME 10502 DRUMMOND AVE. MELROSE PAR	189,500.00	0.00		0.00	FA
2. CHECKING ACCOUNT LEYDEN CREDIT UNION	1,000.00	1,000.00		0.00	FA
3. SAVINGS ACCOUNT KEYDEN CREDIT UNION	1,000.00	1,000.00		0.00	FA
4. T.V., FURNITURE	500.00	500.00		0.00	FA
5. NORMAL APPAREL	500.00	500.00		0.00	FA
6. ERISA QUALIFIED 401(K)	2,000.00	2,000.00		0.00	FA
7. GOVERNMENT OR CORPORATE BONDS	100.00	100.00		0.00	FA
8. 2001 DODGE PICKUP SPORT - 100K MILES	3,025.00	3,025.00		0.00	FA
9. 2007 DODGE CALIBER AMERICAN EAGLE BANK	8,755.00	8,755.00		0.00	FA
10. TAX REFUND (u)	0.00	0.00		7,046.00	FA

TOTALS (Excluding Unknown Values)

\$206,380.00

\$16,880.00

\$7,046.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

-tax refund; Debtor refused to turn over; Trustee obtained judgment against d in 8/12 for the amount of the tax refund

Initial Projected Date of Final Report (TFR): / /

Current Projected Date of Final Report (TFR): / /

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-45933 -ERW
Case Name: RUHL, RONALD W.Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8512 Checking Account (Non-Interest EarnTaxpayer ID No: *****0749
For Period Ending: 06/05/14Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/30/13	10	CANADIAN PACIFIC RAILWAY COMPANY (SOO LINE RAILROAD COMPANY) MINNEAPOLIS, MN	GARNISHMENT CHECKS	1124-000	1,742.61		1,742.61
08/28/13	10	CANADIAN PACIFIC RAILWAY CO. MINNEAPOLIS, MN	GARNISHMENT CHECKS	1124-000	432.39		2,175.00
09/09/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	2,165.00
10/07/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	2,155.00
10/11/13	10	CANDIAN PACIFIC RAILWAY COMPANY MINNEAPOLIS, MN	GARNISHMENT CHECKS	1124-000	488.15		2,643.15
10/28/13	10	Canadian Pacific Railway Co Minneapolis, Minnesota	GARNISHMENT CHECKS	1124-000	524.89		3,168.04
11/07/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	3,158.04
11/12/13	10	CANADIAN PACIFIC RAILWAY CO MINNEAPOLIS, MINNESOTA	GARNISHMENT CHECKS	1124-000	525.20		3,683.24
11/27/13	10	CANADIAN PACIFIC RAILWAY CO	GARNISHMENT CHECKS	1124-000	518.98		4,202.22
12/06/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,192.22
12/12/13	10	CANADIAN PACIFIC RAILWAY CO MINNEAPOLIS, MN	GARNISHMENT CHECKS	1124-000	601.49		4,793.71
12/27/13	10	CANADIAN PACIFIC RAILWAY CO	GARNISHMENT CHECKS	1124-000	415.35		5,209.06
01/07/14	10	Chase Bank Cashier Check for Ronal Ruhl	GARNISHMENT CHECKS	1124-000	1,546.94		6,756.00
01/08/14		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	6,746.00
01/23/14	10	CHASE BANK	Garnishment Balance	1110-000	250.00		6,996.00
02/07/14	010001	INTERNATIONAL SURETIES, LTD. ONE SHELL SQUARE 701 POYDRAS STREET, STE 420 NEW ORLEANS LA 70139	bond # 016026455	2300-000		7.67	6,988.33
02/07/14		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	6,978.33

Page Subtotals

7,046.00

67.67

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-45933 -ERW
Case Name: RUHL, RONALD W.

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8512 Checking Account (Non-Interest Earn

Taxpayer ID No: *****0749
For Period Ending: 06/05/14

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/07/14		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	6,968.33
05/08/14	010002	ANDREW J. MAXWELL 105 W. ADAMS SUITE 3200 CHICAGO, IL 60603	Chapter 7 Compensation/Fees	2100-000		1,454.60	5,513.73
05/08/14	010003	MAXWELL LAW GROUP, LLC 105 W ADAMS ST SUITE 3200 CHICAGO IL 60603	Trustee's attorney o/c 5/7/2014			5,513.73	0.00
			Fees	3110-000			
			Expenses	3120-000			

COLUMN TOTALS	7,046.00	7,046.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,046.00	7,046.00	
Less: Payments to Debtors		0.00	
Net	7,046.00	7,046.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****8512	7,046.00	7,046.00	0.00
	7,046.00	7,046.00	0.00
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 0.00 6,978.33